

COMMUNITY 2026 PLAN DESIGNS



Gold

PLANS/VISITS	PREMIER GOLD 005 PLAN ID 27248TX0010005	PREMIER GOLD 021 PLAN ID 27248TX0010021	SELECT GOLD 022 PLAN ID 27248TX0010022
Medical Deductible (individual/Family)	\$2,500/\$5,000	\$2,000/\$4,000	\$2,000/\$4,000
Out-of-Pocket Max (individual/Family)	\$7,500/\$15,000	\$8,200/\$16,400	\$9,200 / \$18,400
MEDICAL BENEFITS			
PCP Office Visit	*\$20	*\$30	*\$15
Specialist Office Visit	*\$40	*\$60	*\$30
Outpatient Facility	25%	25%	30%
Outpatient Surgery	25%	25%	30%
Urgent Care Services	*\$40	*\$45	*\$30
Ambulance Services	\$40	\$60	\$30
Emergency Room Services	25%	25%	30%
Inpatient Hospital Care	25%	25%	30%
Inpatient Skilled Nursing Facility	25%	25%	30%
Outpatient Mental/Behavioral Substance Abuse	*\$20	*\$30	*\$15
Inpatient Mental/Behavioral Substance Abuse	25%	25%	30%
Outpatient Rehabilitation	\$40	*\$30	\$30
Medical Imaging (CT/PET Scans, MRIs)	25%	25%	30%
Routine Lab/X-Ray/Diagnostic Imaging	\$20	25%	\$15
PRESCRIPTION DRUGS			
Prescription Drug Deductible (individual/Family) (90-day mail order supply available at 2.5 times copay)	Combined with Medical Deductible	Combined with Medical Deductible	Combined with Medical Deductible
Generic	*\$10	*\$15	*\$10
Preferred Brand	\$50	*\$30	*\$50
Non-Preferred Brand	\$75	*\$60	\$100
Specialty High-Cost Drugs	35%	*\$250	40%

* Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic RX).
For deductible plans: All coinsurance/copays apply after annual deductible has been met unless otherwise indicated.